

Information to identify the case:

Debtor 1	Deborah A McCaffrey	Social Security number or ITIN	xxx-xx-0720
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70034-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah A McCaffrey

4/19/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Deborah A McCaffrey
Debtor

Case No. 19-70034-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Apr 19, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:

Recip ID	Recipient Name and Address
db	+ Deborah A McCaffrey, 154 Derby Street, Johnstown, PA 15905-4512
14983752	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
14983753	+ Cambria County Tax Claim Bureau, Cambria County Courthouse, 200 South Center Street, Ebensburg, PA 15931-1962
14997793	+ First National Bank of Pennsylvania, c/o AAS Debt Recovery, Inc., 2526 Monroeville Blvd. Ste. 205, Monroeville, PA 15146-2371
14983758	+ Michael J. Shavel, Esquire, Hill Wallack, LLP, 777 Township Line Road, Suite 250, Yardley, PA 19067-5565

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 20 2022 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2022 23:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 19 2022 23:32:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 19 2022 23:32:00	Wilmington Savings Fund Society, FSB., c/o Carrington Mortgage Services, LLC, 1600 Douglass Road, Anaheim, CA 92806-5948
14983754	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 19 2022 23:32:00	Carrington Mortgage Se, 15 Enterprise St, Aliso Viejo, CA 92656-2653
15011248	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 19 2022 23:32:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
14983755	+ EDI: WFNNB.COM	Apr 20 2022 03:33:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14983756	+ EDI: WFNNB.COM	Apr 20 2022 03:33:00	Comenitycb/dntfirst, Po Box 182120, Columbus, OH 43218-2120
15004917	EDI: ECMC.COM	Apr 20 2022 03:33:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14983757	+ EDI: AMINFOFP.COM	Apr 20 2022 03:33:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15006702	Email/PDF: resurgentbknofications@resurgent.com	Apr 19 2022 23:34:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14983759	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 19 2022 23:32:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
15027409	EDI: PRA.COM	Apr 20 2022 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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14989780	EDI: PENNDEPTREV	Apr 20 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14989780	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2022 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14983760	+ EDI: PRA.COM	Apr 20 2022 03:33:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15021088	EDI: Q3G.COM	Apr 20 2022 03:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15017207	EDI: AIS.COM	Apr 20 2022 03:33:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, as trustee o
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Deborah A McCaffrey thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebecca Solarz	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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